

04/28/2026
 Corey Johnson
 1924 Vista Dr
 Modesto, CA 95355-4439

FICO	Age	LTV	Loan date	Loan amount	Rate	monthly payment	Rev. & instal. debt	Rev. & instal. payment
730	37	59%	20210910	\$544,000	7%	\$3,619	\$16,248	\$1,100

Hi Corey,

You may qualify for several loan options, with each offering significant benefits.

Cash-out

You're paying \$1,100 each month toward revolving and instalment debt of \$16,248, and \$3,619 for your existing loan, even with **an additional \$183,471**, your **payment on a mortgage of \$732,494 will remain unchanged**.

Loan amount:	Rate	APR:	Monthly payment:	Cash on hand after debt payment
\$787,010	6%	6.08%	\$4,719	\$167,223

Debt consolidation with approximate loan costs of \$5,332 added to the loan

Loan amount:	Rate:	APR	Monthly payment:	Payment inc. loan costs	Savings	Months to recoup loan costs
\$560,248	5.75%	5.83%	\$3,270	\$3,300	\$1,419	3.76

No loan cost, Debt consolidation

Loan amount	Rate	APR	Monthly payment	Savings
\$560,248	6%	6.08%	\$3,359	\$1,360

Second Loan/HELOC option

With a monthly payment of **\$1,100**, you could afford a fixed-rate second loan of **\$178,842**. **After you pay off all your revolving and installment debt of \$16,248, you will have \$162,594 cash on hand**.

Loan amount	Rate	APR	Monthly payment	Payment incl. current loan:	Cash on hand after debt payment
\$178,842	6.24%	6.24%	\$1,100	\$4,719	\$162,594

The options are all built around the payments you're already making towards your installment and revolving debt, so they're designed to either save you money or help raise cash without stretching your budget. How do they sound so far - do they line up with what you're hoping to accomplish with a refinance?